

Insurance Product Information Document

Company: Morgan Price International Healthcare Ltd
Product: Flexible Choices

Authorised and regulated by the Financial Conduct Authority. Registered in England No. 313738

The insurance is underwritten by the insurer as named on the certificate of insurance.



What is insured?

Annual policy limit of \$ 500,000 per person, per policy year.

- ✓ In-patient hospital stay
- ✓ Day-patient treatment
- ✓ Chronic conditions with limits
- ✓ Cancer care
- ✓ Medical evacuation and repatriation

Options to increase the cover

(which will increase the premium)

- ✓ Out-Patient Treatment cover options are available
- ✓ A Dental Benefit option is available
- ✓ A Maternity Module option is available
- ✓ An Enhanced Network Module is available
- ✓ An option to remove the out-patient co-insurance is available

Options to decrease the cover

(which will reduce the premium)

- ✓ Excess options are available which apply each member every policy year
- ✓ Add Option to reduce the Overall Annual Limit



What is not insured?

- ✗ Pre-existing medical conditions unless disclosed to and accepted by us
- ✗ Alcoholism and substance abuse
- ✗ Sexually transmitted diseases
- ✗ Cosmetic surgery
- ✗ Experimental treatment
- ✗ Weight loss surgery
- ✗ Sleep disorders
- ✗ Professional sports
- ✗ Ship to shore evacuation
- ✗ If maternity is selected any maternity costs associated with IVF



Are there any restrictions on cover?

Some of our benefits have specific limits. Please refer to the table of benefits for full details

- ! Cover for pre-existing conditions is dependent on the underwriting type that you select.
- ! Any chosen excess will be applied to your policy as shown in your certificate of insurance.
- ! Certain benefits have waiting periods, please refer to the table of benefits for specific details.
- ! Pre-authorisation is required for some claims, please check the table of benefits for further information.



Where am I covered?

This policy provides cover depending on the area of the world you select. The area of cover is shown on your certificate of insurance.



What are my obligations?

- You must disclose all medical conditions and material facts prior to us accepting your application for cover
- Premiums must be paid as shown in your policy documentation. We may refuse a claim if your premium is not up to date.
- You must pay premiums due for additions to the policy by the due date on the invoice issued by us.
- You must take all reasonable care to provide accurate information when completing any requested forms.
- You must provide the members (and their dependants if applicable) full name, gender, date of birth, nationality and country of residence.
- You must ensure that all members are made aware of their level of cover, the options that have been chosen (where applicable), medical underwriting terms, policy terms, conditions, claims procedures and any changes or alterations made.
- You must inform all members of the termination or non-renewal of their cover (if applicable) under the policy.



When and how do I pay?

If you have claimed there will be no refund and you still may owe us outstanding frequency payments (monthly, quarterly, semi annual).

- Premiums are payable in advance of cover being provided under this policy.
- Premiums can be paid monthly, quarterly, semi-annually or annually **BUT** this is still an annual contract of insurance.
- Premiums are payable in the currency which you elected at the start of your policy.
- Annual premiums may be paid by bank transfer or credit card. Semi annual, quarterly or monthly premiums are payable by credit card only (in some countries, monthly direct debits/SEPA may be available).
- Any taxes applicable will be collected along with your premium payments in the same frequency and method of payment.



When does the cover start and end?

Your policy will run for 12 months from the start date shown in your quote or membership certificate. This is an annually renewable contract.

Please refer to your Certificate of Insurance for the exact policy start and end dates.



How do I cancel the contract?

You must give us 14 days' notice in writing at the address shown on the policy documentation. We will then cancel the policy from the date of receipt. If you cancel the plan we reserve the right to charge an administration fee of \$30.